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Payments Report 2022

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## Paying by mobile phone is popular

It has become increasingly common to make payments using a mobile phone. Almost everyone aged 15–65 has the Swish application downloaded on their mobile phone. Other ways of paying via mobile phone have also become more common, for example with services such as Apple Pay and Google Pay.

Published: 15 December 2022

### Figure 6. Most people in Sweden have Swish Swish users, millions.

The figure shows how the number of Swish users has increased from 2013 to 2022.

Note. Data for 2022 extends to the end of September.

[Download the data from the diagram](#)

Source: Swish (Getswish AB).

Mobile phones have become an important payment instrument. In 2022, a milestone was reached when the number of private Swish users passed 8 million; see Figure 6. In the age group 15–65, as many as 95 per cent have the [Swish application](#) downloaded on their mobile phone.

In addition, other ways of paying via mobile phone have also become more common. Services such as Apple Pay, Samsung Pay and Google Pay integrate bank cards with mobile phones and allow payments to be made by holding a phone against a card terminal. Both access to and use of these services is increasing. In the 2022 survey, one respondent in four said they have access to other mobile payment services than Swish; see Figure 7. In the 2020 survey, only 16 per cent said they did. Unlike Swish, which is widely used by both younger and older people, it is mainly younger people (18–44 years) who use other mobile services.

### Figure 7. Access to and use of mobile payment services other than Swish

Percentage of people with access to mobile payment services other than Swish, such as Apple Pay and Samsung Pay, and percentage of people who have paid with these in the last 30 days.

Figure: Access to and use of mobile payment services other than Swish

The figure shows that in all age groups, a higher proportion have access to and use mobile services other than Swish. The youngest age group, 18-24, are those who both have the highest access to these mobile services and use them the most.

Download the data from the diagram by clicking on the arrow to the right, above the diagram.

Source: The Riksbank.

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## SVERIGES RIKSBANK

– for a strong and secure economy

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The Riksbank is Sweden's central bank. We ensure that money retains its value and that payments can be made safely and efficiently. We also issue banknotes and coins.

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